

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7971

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I understand that this rule will also exclude options trading from IRA accounts.

I use options in my IRA account to reduce risk and increase income. I increase my account by many thousands of dollars per year, and reduce risk at the same time (I usually write call options).

Please do not take options trading away from my IRA account. It is a valuable investment tool!

Tim Reardon  
Walla Walla, WA